

**Dividends Doubled**

The DOY Board of Directors voted to increase the third quarter dividend rate by doubling the second quarter rates. Members should remember that the dividends are for July, August, and September. When comparing interest rates with other financial institutions, always make the comparison with the same exact months. Again, DOY's rates far outdistance other financial institutions. As always, your savings are fully liquid; meaning you can withdraw your funds at any time without a penalty. DOY will continue to adjust the dividend rates on a quarterly basis to reflect changing market conditions. DOY remains committed to providing competitive savings and loan interest rates to its members.